

USFB/CS/SE/2022-23/72

Date: January 05, 2023

To,

National Stock Exchange of India Limited
 Listing Department
 Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra
 (E)
 Mumbai – 400 051

BSE Limited
 Listing Compliance
 P.J. Tower,
 Dalal Street, Fort,
 Mumbai – 400 001

Symbol: UJJIVANSFB

Scrip Code: 542904

Dear Sir/Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

Key Business Highlights for the Quarter ended Dec 31, 2022:

- Showing growth quarter after quarter with continued improvement in asset quality.
- Advances are up 33%/5% YoY/QoQ to ₹ 21,895 crore* with disbursement sustaining above ₹ 4,800 crore.
- Deposits moved up by 49%/14% YoY/QoQ to ₹ 23,154 crore driven by strong momentum in retail deposits - up 72%/15% YoY/QoQ
- Asset Quality continues to show strength with PAR/GNPA further declining to 5.0%/3.3% from 6.1%/4.4% respectively QoQ
- Collection efficiency maintained at 99%+, with restructured and NPA book showing healthy collections. The bank continues to focus on stressed buckets and reducing incremental overdues.

Particulars (₹ in Crores)	Dec 31, 2022	Dec 31, 2021	Y-o-Y	Sep 30, 2022	Q-o-Q
Gross Loan Book*	21,895	16,463	33%	20,938	5%
- Micro Group Loan	12,823	9,149	40%	12,148	6%
- Individual Loan	2,632	1,815	45%	2,348	12%
- Affordable Housing	3,144	2,562	23%	3,079	2%
- MSE	1,744	1,583	10%	1,858	(6)%
- FIG	1,010	885	14%	939	8%
- Others	543	468	16%	566	(4)%
Disbursements for the quarter	4,838	4,809	1%	4,866	(1)%
Total Deposits	23,154	15,563	49%	20,396	14%
Retail Deposits	14,284	8,324	72%	12,416	15%
CASA	6,062	4,117	47%	5,496	10%
CASA Ratio	26.2%	26.5%		26.9%	
PAR	5.0%	14.9%		6.1%	
GNPA	3.3%	9.8%		4.4%	

Note - *Dec'22/ Sept'22 includes ₹ 1,620 crore/ ₹ 2,581 crore of IBPC/ Securitization; Figures in () indicate negative numbers

Asset quality parameters	Oct'22	Nov'22	Dec'22
Collection Efficiency (including foreclosure/ advance etc.)	108%	109%	113%
Collection Efficiency	99%	100%	100%

The information with reference to Q3-FY23 is provisional and subject to an audit /limited review by the statutory auditors of the Bank. We request you to bring the above to the notice of all concerned.

This intimation shall be available on the Bank's website at www.ujjivansfb.in.

Thanking You,
Yours faithfully,

For UJJIVAN SMALL FINANCE BANK LIMITED

Sanjeev Barnwal
Company Secretary & Head of Regulatory Framework